

From: "Farmers State Bank" <fsb@westriv.com> on 08/03/2004 06:51:14 PM

Subject: EGRPRA

The banking industry as a whole has pulled together to accommodate the privacy disclosure to its customers. The general public for the most part does not read disclosures that are given to them unless it is indicated that there is a change. The requirement of the annual privacy disclosure should be changed to where the notice is required only if there is a change in the institution's privacy policy.

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